

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF VERMONT**

In Re: Cory O'Dell and Danielle Abare-O'Dell

Case No. Case No. 07-10809

ORDER

This matter came before the Court by Stipulation of the parties. Based on the Stipulation between the debtors and Creditor, Universal Mortgage Corp, it is hereby ORDERED as follows:

1. Debtors are in arrears, as of October 20, 2008 in the amount of \$4336.12 on post petition mortgage payments due from 7/1/2008 to 10/1/2008 and owing to secured creditor, Universal Mortgage Corporation regarding real property located at 23 Cedar Ave in the Town of Fair Haven, Vermont. This arrearage includes legal fees and costs of \$800.00 for the present motion for relief from stay and related filings.
2. Debtors shall pay the \$4336.12 post petition arrearage in full to the creditor on or before April 20, 2009.
3. Debtors shall make all subsequent post petition payments, commencing with November 1, 2008 on or before the due date, allowing for any grace period set forth in the Promissory Note.
4. Time is of the essence relative to all payment obligations set forth herein.
5. In the event debtor fails to make any payment, in a timely manner, in accordance with the terms set forth herein, secured creditor must send notice of the default to the Debtor and Debtor's counsel. After the expiration of a 10 day period from the date of notice, in which the debtor may cure, the creditor may file an Affidavit of Non-Compliance. Secured creditor shall then be entitled to immediate issuance of an Order for Relief from Stay. Debtor waives all defenses thereto, except a showing of timely compliance with the terms set forth herein. The default provisions contained in this paragraph shall expire upon debtor's full satisfaction of the post petition arrearage payments called for herein.

DATED at So. Burlington, Vermont this 20th day of October, 2008.

DATED at Rutland, Vermont this 27th day of October, 2008



Hon. Colleen A. Brown
U.S. Bankruptcy Judge

